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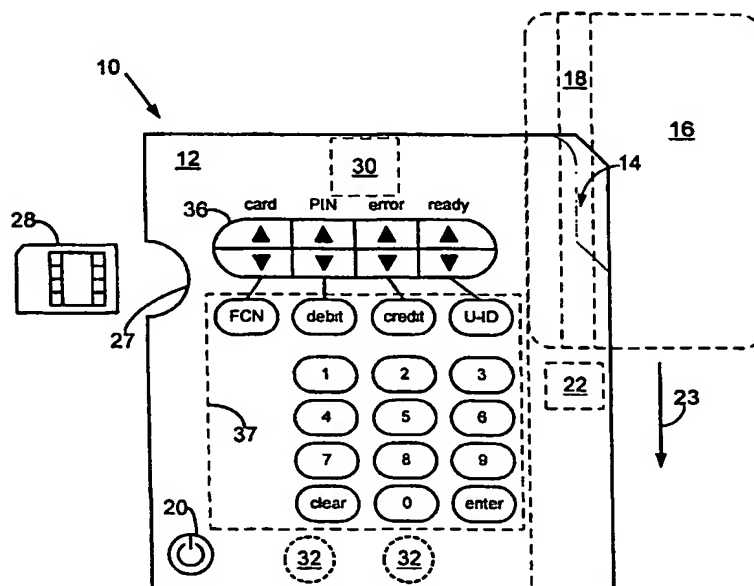
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[Continued on next page]

(54) Title: UTM MACHINE IN 3-1/2 INCH FLOPPY DISK CASE



(57) Abstract: A universal teller machine in 3-1/2-inch floppy disk case includes a floppy disk housing (12) with a slot (14) for swiping a credit/debit card, a magnetic stripe read head (22), a removable SIM (28) including smart chip circuitry (28) mounted in the SIM socket, a disk-drive communications transducer (30), a keypad (37), an LCD display (36), and operational circuitry disposed within the housing (12). The slot (14) receives a card (16) having a magnetic stripe that stores information and the read head (22) reads the information stored on the stripe.



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